State: District of Columbia Filing Company: Colonial Penn Life Insurance Company

TOI/Sub-TOI: MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010

**Product Name:** 163921,163922 and 163923

**Project Name/Number:** 163921,163922 and 163923/163921,163922 and 163923

#### Filing at a Glance

Company: Colonial Penn Life Insurance Company

Product Name: 163921,163922 and 163923

State: District of Columbia

TOI: MS09 Medicare Supplement - Other 2010
Sub-TOI: MS09.000 Medicare Supplement Other 2010

Filing Type: Form

Date Submitted: 09/03/2015

SERFF Tr Num: BNLA-130230822
SERFF Status: Submitted to State

State Tr Num:

State Status:

Co Tr Num: 163921, 163922 AND 163923

Implementation On Approval

Date Requested:

Author(s): Dan Murphy, Lucy Sutton, Tammylyn O'Connor, Nicholas Linhares

Reviewer(s):

Disposition Date:
Disposition Status:
Implementation Date:

State: District of Columbia Filing Company: Colonial Penn Life Insurance Company

TOI/Sub-TOI: MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010

**Product Name:** 163921,163922 and 163923

Project Name/Number: 163921,163922 and 163923/163921,163922 and 163923

#### **General Information**

Project Name: 163921,163922 and 163923 Status of Filing in Domicile: Pending

Project Number: 163921,163922 and 163923

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Overall Rate Impact: Filing Status Changed: 09/03/2015

State Status Changed:

Deemer Date: Created By: Lucy Sutton

Submitted By: Lucy Sutton Corresponding Filing Tracking Number:

Filing Description:

RE: COLONIAL PENN LIFE INSURANCE COMPANY - NAIC No. 62065

MEDICARE SUPPLEMENT ADVERTISING

Lead Generating Devices

Form# 163921 - Flat Sheet (Plan F) Form# 163922 - Flat Sheet (Plan G) Form# 163923 - Flat Sheet (Plan N)

Dear Insurance Department Personnel:

We are submitting the above referenced advertisements as required by your state. These are new ads and not intended to replace any other forms.

These flat sheets list the benefits of purchasing previously approved Colonial Penn Life Insurance Company's Medicare supplement policies CPL-GR-A80F, CPL-GR-A80G and CPL-GR-A80N.

These forms are laser printed and we reserve the right to change fonts and layouts for future printings. However, we certify the font size will never be less than the minimum font point required by your state. This filing contains no unusual or controversial items from normal Company or industry standards.

If you have any questions, please do not hesitate to contact us. Your consideration and approval of this filing is appreciated.

#### **Company and Contact**

#### **Filing Contact Information**

Lucy Sutton, Information Coordinator

1.sutton@banklife.com

1.sutton@banklife.com

312-396-6122 [Phone]

(20-F35)

312-396-5907 [FAX]

Chicago, IL 60601-4508

SERFF Tracking #: BNLA-130230822 State Tracking #:

Company Tracking #: 163921, 163922 AND 163923

State: District of Columbia Filing Company: Colonial Penn Life Insurance Company

TOI/Sub-TOI: MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010

**Product Name:** 163921,163922 and 163923

**Project Name/Number:** 163921,163922 and 163923/163921,163922 and 163923

**Filing Company Information** 

Colonial Penn Life InsuranceCoCode: 62065State of Domicile:CompanyGroup Code: 233PennsylvaniaAdm. Address: 111 East WackerGroup Name:Company Type:

Adm. Address: 111 East Wacker Group Name: Company Type:

Drive • Suite 2100 FEIN Number: 23-1628836 State ID Number:

Chicago, IL 60601-4508 (312) 396-6000 ext. [Phone]

#### **Filing Fees**

Fee Required? No Retaliatory? No

Fee Explanation:

 SERFF Tracking #:
 BNLA-130230822
 State Tracking #:
 Company Tracking #:
 163921, 163922 AND 163923

State: District of Columbia Filing Company: Colonial Penn Life Insurance Company

TOI/Sub-TOI: MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010

**Product Name:** 163921,163922 and 163923

**Project Name/Number:** 163921,163922 and 163923/163921,163922 and 163923

#### Form Schedule

Lead Form Number: 163921, 163922 and 163923										
Item	Schedule Item	Form	Form	Form	Form	Action Specific	Readability			
No.	Status	Name	Number	Type	Action	Data	Score	Attachments		
1		Medicare Supplement Flat Sheet Plan F	163921	ADV	Initial			163921_MedSupp _FS_F_R6.pdf		
2		Medicare Supplement Flat Sheet Plan G	163922	ADV	Initial			163922_MedSupp _FS_G_R6.pdf		
3		Medicare Supplement	163923	ADV	Initial			163923_MedSupp		

Form Type Legend:

	po _ogoa.		
ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
ОТН	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

### Medicare Supplement Insurance



#### Plan F might be right for you if:

- ✓ You want the most comprehensive Medicare Supplement Insurance coverage available
- ✓ Convenience is your top priority and you'd prefer to avoid paying bills
- ✓ You want to mitigate your risk, and you are willing to accept higher premiums

### Plan F was designed to help cover excess costs from health care providers and includes the following benefits:

- ✓ Medicare Part A deductible
- ✓ Medicare Part A hospital coinsurance and all costs up to 365 days after the lifetime reserve days are exhausted
- ✓ Skilled Nursing Facility care coverage for days 21-100
- ✓ Medicare Part A hospice care coinsurance or copayment
- ✓ Medicare Part B deductible
- ✓ Medicare Part B coinsurance or copayment coverage
- ✓ Medicare Part B preventive care coinsurance coverage
- ✓ Medicare Part B excess charges
- ✓ Home Health Care—medically necessary skilled care services and supplies
- ✓ First three pints of blood for a medical procedure
- ✓ After the first \$250, 80% of Foreign Travel emergency care services up to a lifetime maximum of \$50,000

### Please contact your agent with any questions regarding your policy.



## Get to know Bankers Life

With a history dating back to 1879, Bankers Life provides a broad selection of life and health insurance products designed especially for Americans who are near or in retirement.

With over 300 offices across the country, our more than 5,000 insurance agents live and work in the communities they serve. Our agents take the time to get to know their customers, listen to their needs and values, and are dedicated to helping them meet their goals for a secure retirement.

Get to know Bankers Life—and learn why our more than 1.4 million customers trust us to help protect their financial future, ensuring a healthier and rewarding retirement.

The Bankers Life brand is a part of CNO Financial Group, Inc., whose companies provide insurance solutions that help protect the health and retirement needs of working Americans and retirees.

This policy has limitations and exclusions.

Plan F Medicare Supplement Insurance is issued on Form Number CPL-GR-A80F, by Colonial Penn Life Insurance Company, Chicago, IL.

This product, and its features are subject to state availability and may vary by state.

For costs and complete details of the coverage, call your insurance agent. Medicare Supplement insurance solicitation. A licensed insurance agent/ producer may contact you. Colonial Penn, Bankers Life and their licensed agents are not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Bankers Life is the marketing brand of Bankers Life and Casualty Company, Medicare Supplement insurance policies sold by Colonial Penn Life Insurance Company and select policies sold in New York by Bankers Conseco Life Insurance Company (BCLIC). BCLIC is authorized to sell insurance in New York.

Underwritten by Colonial Penn Life Insurance Company Administrative Office: Chicago, IL





### Medicare Supplement Insurance



#### Plan G might be right for you if:

- ✓ Comprehensive coverage is important to you, and you want to proactively mitigate your risk
- ✓ Convenience is a priority, and you are willing to pay the Part B deductible
- ✓ You value saving on premiums

### Plan G was designed to help cover excess costs from health care providers and includes the following benefits:

- ✓ Medicare Part A deductible
- ✓ Medicare Part A hospital coinsurance and all costs up to 365 days after the lifetime reserve days are exhausted
- ✓ Skilled Nursing Facility care coverage for days 21-100
- ✓ Medicare Part A hospice care coinsurance or copayment
- ✓ Medicare Part B coinsurance or copayment coverage
- ✓ Medicare Part B preventive care coinsurance coverage
- ✓ Medicare Part B excess charges
- ✓ Home Health Care—medically necessary skilled care services and supplies
- ✓ First three pints of blood for a medical procedure
- ✓ After the first \$250, 80% of Foreign Travel emergency care services up to a lifetime maximum of \$50,000

### Please contact your agent with any questions regarding your policy.



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The Bankers Life brand is a part of CNO Financial Group, Inc., whose companies provide insurance solutions that help protect the health and retirement needs of working Americans and retirees.

This policy has limitations and exclusions.

Plan G Medicare Supplement Insurance is issued on Form Number CPL-GR-A80G, by Colonial Penn Life Insurance Company, Chicago, IL.

This product, and its features are subject to state availability and may vary by state.

For costs and complete details of the coverage, call your insurance agent. Medicare Supplement insurance solicitation. A licensed insurance agent/ producer may contact you. Colonial Penn, Bankers Life and their licensed agents are not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

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Underwritten by Colonial Penn Life Insurance Company Administrative Office: Chicago, IL





# Medicare Supplement Insurance



#### Plan N might be right for you if:

- ✓ You want a plan that works similar to employer/individual major medical coverage
- ✓ You like having a balance between premium and coverage
- ✓ You are willing to pay medical bills and coinsurance

### Plan N was designed to help cover excess costs from health care providers and includes the following benefits:

- ✓ Medicare Part A deductible
- ✓ Medicare Part A hospital coinsurance and all costs up to 365 days after the lifetime reserve days are exhausted
- ✓ Skilled Nursing Facility care coverage for days 21-100
- ✓ Medicare Part A hospice care coinsurance or copayment
- ✓ Medicare Part B preventive care coinsurance coverage
- ✓ Medicare Part B medical expenses, other than up to \$20 per office visit and up to \$50 per emergency room visit.\*
- ✓ Home Health Care—medically necessary skilled care services and supplies
- ✓ First three pints of blood for a medical procedure
- ✓ After the first \$250, 80% of Foreign Travel emergency care services up to a lifetime maximum of \$50,000

### Please contact your agent with any questions regarding your policy.

\*\$50 copayment per ER visit is waived if insured is admitted to any hospital and ER visit is covered as a Medicare Part A expense.



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The Bankers Life brand is a part of CNO Financial Group, Inc., whose companies provide insurance solutions that help protect the health and retirement needs of working Americans and retirees.

This policy has limitations and exclusions.

Plan N Medicare Supplement Insurance is issued on Form Number CPL-GR-A80N, by Colonial Penn Life Insurance Company, Chicago, IL.

This product, and its features are subject to state availability and may vary by state.

For costs and complete details of the coverage, call your insurance agent. Medicare Supplement insurance solicitation. A licensed insurance agent/ producer may contact you. Colonial Penn, Bankers Life and their licensed agents are not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

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Underwritten by Colonial Penn Life Insurance Company Administrative Office: Chicago, IL



